

Information to identify the case:

Debtor 1	George R. LaBrutto	Social Security number or ITIN	xxx-xx-2977
	First Name Middle Name Last Name	EIN	--
Debtor 2	Debbie D. Ragona	Social Security number or ITIN	xxx-xx-0604
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-14557-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George R. LaBrutto

Debbie D. Ragona

5/28/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
George R. LaBrutto
Debbie D. Ragona
DebtorsCase No. 14-14557-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 54

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db/jdb
r
514703888 +George R. LaBrutto, Debbie D. Ragona, 533 Cumberland St, Westfield, NJ 07090-4153
+Rosa Agency Realtors, 540 North Avenue, Union, NJ 07083-7148
514624141 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
514624141 +Cach of NJ, LLC, c/o Fein Such Kahn & Shepard, 7 Century Drive, Suite 201,
Parsippany, NJ 07054-4609
514869396 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
514624145 CitiMortgage, Inc., Attn: Customer Research Team, PO Box 10002, Hagerstown, MD 21747-0002
514624146 +Client Services, Inc, 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
514624150 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
514624151 GE Capital Retail Bank, c/o Eichenbaum & Stylinou, LLC, 10 Forest Avenue, Suite 300,
PO Box 914, Paramus, NJ 07653-0914
514624154 Jacob Collection Group, LLC, 2623 West Oxford Loop, Oxford, MS 38655-5442
514624155 +Lyons Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269,
Mount Laurel, NJ 08054-7269
514624156 +Mauti Medical & Sports Medicine Assoc., c/o Glazer & Kamel, 1207 Grand Street, 3rd Floor,
Elizabeth, NJ 07201-2328
516241949 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516241950 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118, MidFirst Bank,
999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
514624157 Monarch Recovery Management, Inc., PO Box 1+6119, Philadelphia, PA 19114-0589
514822968 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
514624160 +Security Credit Servic, PO Box 1156, Oxford, MS 38655-1156
514624161 +State of New Jersey, Division of Taxation, Revenue Processing Center, PO Box 11,
Trenton, NJ 08601-0011
514838942 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 29 2019 00:31:45 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 29 2019 00:31:42 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
lm EDI: WFFC.COM May 29 2019 04:08:00 Wells Fargo Bank, NA, PO Box 650828,
Dallas, TX 75265-0828
514624138 +EDI: ARSN.COM May 29 2019 04:08:00 ARS National Services, Inc., PO Box 463023,
Escondido, CA 92046-3023
514624135 +E-mail/Text: kristin.villneauve@allianceoneinc.com May 29 2019 00:30:54
Alliance One Receiveables Management, P.O. Box 3107, Southeastern, PA 19398-3107
514624137 +EDI: BECKLEE.COM May 29 2019 04:08:00 American Express, Po Box 3001,
16 General Warren Blvd, Malvern, PA 19355-1245
514624136 EDI: AMEREXPR.COM May 29 2019 04:08:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
514794679 EDI: BECKLEE.COM May 29 2019 04:08:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514624139 EDI: BANKAMER.COM May 29 2019 04:08:00 Bank Of America, Attention: Recovery Department,
4161 Peidmont Pkwy., Greensboro, NC 27410
514624144 EDI: CITICORP.COM May 29 2019 04:08:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
Po Box 20363, Kansas City, MO 64195
514624140 EDI: RESURGENT.COM May 29 2019 04:08:00 Cach Llc, PO Box 10587,
Greenville, SC 29603-0587
514624142 +EDI: CAPITALONE.COM May 29 2019 04:08:00 Capital One Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
514781696 EDI: RECOVERYCORP.COM May 29 2019 04:08:00 Capital Recovery V, LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
514624143 +EDI: CHASE.COM May 29 2019 04:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
514624147 +EDI: WFNNB.COM May 29 2019 04:08:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,
P.O. Box 182686, Columbus, OH 43218-2686
514653463 +EDI: TSYS2.COM May 29 2019 04:08:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514633991 EDI: DISCOVER.COM May 29 2019 04:08:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
514624148 +EDI: DISCOVER.COM May 29 2019 04:08:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
514624149 +EDI: TSYS2.COM May 29 2019 04:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
514624152 +EDI: RMSC.COM May 29 2019 04:08:00 GECRB/Gap, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
514624153 EDI: IRS.COM May 29 2019 04:08:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: May 28, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514624158 +E-mail/Text: Bankruptcies@nragroup.com May 29 2019 00:32:34 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
514854010 EDI: PRA.COM May 29 2019 04:08:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541
514800633 EDI: Q3G.COM May 29 2019 04:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
514624159 +EDI: SEARS.COM May 29 2019 04:08:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
514914718 EDI: RMSC.COM May 29 2019 04:08:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
514624162 +EDI: WTRNBANK.COM May 29 2019 04:08:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
514624163 EDI: URSI.COM May 29 2019 04:08:00 United Recovery Systems, LP, P.O. Box 722929,
Houston, TX 77272-2929
514624164 EDI: WFFC.COM May 29 2019 04:08:00 Wells Fargo, Po 10438, MAC X2505-036,
Des Moines, IA 50306
514701780 +EDI: WFFC.COM May 29 2019 04:08:00 WELLS FARGO BANK, N.A., PO BOX 10438, MAC: X2505-036,
DES MOINES, IA 50306-0438
514624165 +EDI: WFFC.COM May 29 2019 04:08:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517
514624166 +EDI: WFFC.COM May 29 2019 04:08:00 Wells Fargo Bank Nv Na,
Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908
514810815 EDI: WFFC.COM May 29 2019 04:08:00 Wells Fargo Bank, N.A., Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001
514624167 EDI: WFFC.COM May 29 2019 04:08:00 Wells Fargo Bank, N.A., P.O. Box 10335,
Des Moines, IA 50306-0335
514865439 EDI: WFFC.COM May 29 2019 04:08:00 Wells Fargo Bank, NA, Default Document Processing,
N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* CitiMortgage, Inc., Attn: Customer Research Team, PO Box 10002,
Hagerstown, MD 21747-0002
514654162* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Loss Mitigation Wells Fargo Bank, NA NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Wells Fargo Bank N.A. NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jessica M. Minneci on behalf of Joint Debtor Debbie D. Ragona jminneci@middlebrooksshapiro.com
Jessica M. Minneci on behalf of Debtor George R. LaBrutto jminneci@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Joint Debtor Debbie D. Ragona jshapiro@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Debtor George R. LaBrutto jshapiro@middlebrooksshapiro.com
Marie-Ann Greenberg magecf@magtrustee.com
Melinda D. Middlebrooks on behalf of Debtor George R. LaBrutto
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks on behalf of Joint Debtor Debbie D. Ragona
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Phillip B. Linder on behalf of Debtor George R. LaBrutto pbl@linderlawyers.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Phillip B. Linder on behalf of Joint Debtor Debbie D. Ragona pbl@linderlawyers.com
R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com
R. A. Lebron on behalf of Loss Mitigation CitiMortgage, Inc. bankruptcy@feinsuch.com
TOTAL: 14